Previous references.

1903. /
(Bankura)

File No. 16 of 03-0
Serial Nos. 1—2.

Later references.

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 1 — 2

Part B. for

SUBJECT.

Report of the Inspection of the Agrl. Bank at Soolikunte, Nelamangala Tk

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Table of Contents

Sl. 1. No. 56 dy. 15-7-03. From D.C. Bangalore Forwarding inspection report of Soolikunte Agricultural Bank, Nelamangala Tk

Sl. 2. R. 557. dy. 20-8-03. To D.C. Bangalore. Recorded with the observations that, of the amount of Rs. 2400 which the bank had to pay at the end of June 03, as it has already paid Rs. 900, the balance of Rs. 1500 should G. R. S. 58 be recovered at an early date, and that instructions should be issued to the bank to maintain all the prescribed registers and accounts

R. 233

Sus 56.

Bangalore D C Office
Bangalore 15-7-03

From

H. H. Sparkes Esqr
D. C. Bangalore

To

V. V. Nanjundia Esqr. M. A., M. L.
Secy. to Govt. Genl. & Rev. Deptt.

Sir

I have the honor to forward herewith the inspection Reports of the marginally noted Agrl Banks in the Nelamangala Tk received with Nelamangala Range Asst. Commrs docket Nos. 8, 14, 15, 916 & 5 the 7th Inst

Billankote
Sulikunte
Tyamagondlu.

I have the honor to be Sir
Your most Obedient Servant
(Sd) H. H. Sparkes
Dy Commr

(R 233)

2

~~1905~~ 1906

15/7/05

FR box 83 N4

Inspection Report of Sodekunle Agricultural Bank, Ndwanga Taluk

Question	Answer
Date of present inspection	27th June 1903
2 (a) Whether there is a duly registered suitable Bank office where members and depositors could call and have their business attended to.	Yes
(b) If there has been any change in the office since last inspection why necessitated and whether duly registered.	No
3 (a) Whether any days and hours are fixed for transaction of business. Whether business is regularly transacted at those days and hours	No
(b) If no appointment is thus made, what arrangements for the transaction	Notices will be issued appointing a date for transaction of

3 (c) On how many days in a month is business done

business.

Ten days in a month.

4 (a) Whether Bank Registers, accounts, title deeds, documents, cash balances and other securities are kept in the Bank premises in the custody of the President and Agent; if any of them are not so kept, where and how they are kept, under what authority and upon whose responsibility.

Yes in the custody of the Agent.

5 (a) Whether the villages, to which the members belong are sufficiently near (within a radius of 5 miles) to the Bank house

Yes

(b) Whether they are duly registered

Yes

(c) At what distance do the majority of members, the directors and office bearers reside.

within a mile

(d) If business was extended to any new village, whether there was proper sanction for it

No such case.

6 (a) As regards members whether and to what extent there has been any increase or decrease, in their number since formation of the Bank or last inspection; what was the decrease if any due to.

No change.

(b) Were the new members duly qualified, duly elected and registered. In case of members belonging to a joint Hindu family or otherwise possessing a qualified or limited stake, whether there is proper representation of interests involved.

No instances.

(c) Whether in the practical working, the Bank has gained or lost in strength, energy and usefulness since formation or last inspection

No change

(d) As regards credit solvency and resources of members, whether a complete and accurate list of lands of members is maintained. If not how is the omission explained

A list of lands of members is maintained

(b) To what extent have fluctuations in the number of members affected the credit of the Bank.

No fluctuations

(c) Any notable instances of new acquisitions or improvement since formation of the Bank or last Inspection.

No instances.

(d) Any notable instances of sale or other kind of transfer, relinquishment or deterioration. How have affected the solvency and resources of the members concerned and the Association as a whole.

No instances.

(e) What guarantee if any has the Bank obtained or the rules of the General Assembly applied against alienations and relinquishments prejudicial to the Banks interests.

No rules framed

(b) Compare the net amount of the value of property as per latest audited list, with the amount-

Value of property 16642-- Rupees.

amount of liabilities of the Bank

5100-- Rupees

of liabilities of the Bank at date of Inspection.

8 (a) As regards Banks funds not whether the limit-fixed at formation had been increased or decreased under due authority. Whether the Bank had in its dealings maintained or exceeded the limit and if so how is this explained or proposed to be rectified

Maximum limit of 5000 rupees, not increased.

No minimum limit is fixed.

(b) Especially the Bank's funds at date of inspection with reference to the sources from which they were derived viz Entrance fee, Contributions, Loans from Govt if any, Loans from others, deposits from members (1) in Cash (2) in grain, deposits from outsiders, debentures &c.

Entrance fee 8 - 8 - -

Contribution " — " — "

Loan from Government 5.100 — —

Loan from others " — — — —

Deposits from members

(1) in Cash 13 - 0 - 4

(2) in grain " — " — "

Deposits from others " — " —

Debentures " — " —

(30)

10

by the Principal and Asst. 2 of any of the corrections are not satisfactory write briefly your objections

(g) See if disbursements are duly vouched and are supported by proper vouchers Yes

(h) Were the charges incurred under Establishment under Contingencies Real or fictitious, either wholly or in part Real

(i) If real, necessary Necessary

(j) Is the rule about members tendering fictitious service duly respected No

(k) Note date of last entry in the Cash Book and the Cash balance on that date according to the Cash Book and see for its coming in the Branch check. Date 19 6 1903

Bal Cash Rs 5 4 - 1 -

11

(l) Are instances frequent of the transgressing of the limit fixed in the Articles of Association for cash balances in the hands of Board of Directors and how are they explained.

No. The limit is transgressed only when remittances are collected for remitting interest or bills to Government.

(m) Are large sums kept in hand for any length of time without being utilized.

No

(n) Is sufficient facility afforded for keeping current accounts with the Treasury utilized as far as possible for minimising cash balances, if not how is the omission explained

No The balance will be utilized whenever sufficient sum is kept in hand for considerable time.

(o) Has there been any complaint or ground for the belief for suspicion that needlessly large balances are retained by the Agent or President.

No

(p) Note the general results of the Bank's transactions up to date of inspection in the appended form.

Statement appended

See if the cash balance
sheet last submitted
by the Bank is correct
in all particulars.

12 (a) As regards loans
to members not if
in addition to the
restrictions and limitations
prescribed in section
42 of the Articles of
Association the general
assembly has prescribed
any limit with
reference to the value
of landed property
held by applicants
for loan or offered
as security by them.

No instances are
forthcoming

(b) Whether loans
have been granted
to any in contravention
of these rules, members
of Joint Hindu family
being taken as
representing one
account. How
such transgressions
are explained or
proposed to be rectified

No instances

(c) Had any loans been
granted to more than

13

members in need, or
had any deserving
applicants been denied
to favour particular
individuals had
given instances/proved
feelings of distrust
and discontent and
impaired the cordiality,
harmony expected
to exist among the
body of members.

(d) the objects for which
loans are applied for,
explained with sufficient
clearness in the application.

(e) Is the application and
use made of loans
sanctioned by the Board
of directors or other
authority

(f) Have there been
any instance of mis
appropriations, or
misuse, especially
of sums obtained
by any member, for
purposes of trading,
personal Banking
or money lending

No instances

objects explained

yes

No instances.

7 (c) Note whether the bank's credit is well established and sustained or steadily growing; if otherwise to what extent such result is due to any action or omission of the Bank's authorities and what circumstances are likely to have contributed to it.

Bank's credit is well established.

(d) Whether the terms of co-operation, mutual help and trifle are understood and practised, if not, inculcation to a large body of members and outsiders as can be gathered

I do not think so yes.

9 (a) As regards Government loans state whether the terms fixed for repayment are duly acted up to, or; where there has been grave delay, dilatoriness or neglect

Terms fixed only in 1917 and duly acted up to

(b) The amount outstanding against the Bank at date of Inspection

5 lacs rupees,

(c) Whether the loan may be continued subject to the terms allowed for repayment; or whether in your opinion it is advisable to withdraw the loan under

The loan may be continued.

the provisions of
sections 74.75 of
the Articles of Association.

State reasons for such
opinion briefly and
concisely

10 (a) As regards loans
and deposits from
others note the terms
allowed, generally
in regard to rate
of interest and
time for repayment;
whether the sanction
of the General Assembly
had been obtained to
the rates of interest
and other essential
terms. Whether the
obligations incurred
were in any way
in excess of standards,
requirements, or,
of what local
conditions of
credit; prudential
considerations and
the progress and
well being of the
Bank justified
whether the Bank
authorities are
alive to the importance
of balancing themselves
in a position to
discharge the
obligations

No instances.

incurred punctually, completely, and satisfactorily.

11 (a) As regards the Bank transactions compare the Cash Book with Ledgers, Receipts, Challans, Cheques, Treasury Pass Book, Contingent and Establishment Registers, Documents &c

yes.

(b) Are items posted up from actual transactions as they occur in the order of their occurrence

yes.

(c) Are Entries made so clear as to be easily intelligible, and traceable through the other accounts

yes.

(d) Are discrepancies and omissions due to mere oversight or ignorance are found transactions rectified in a business like manner as far as practicable

No instances.

(e) Note here such as are considered to be grave

No instances

(f) In the case of corrections see if they are initialled

No instances

4p

(g) Note the circumstances under which the several purposes included in the proposed form.

44

Statement - proposed.

13 (a) Arrange securities obtained, note of the mortgage deeds in proper form, executed by the proper persons and duly registered.

If there is a mortgage, inspect & properly hypothecate & to the Bank by duly executed mortgage deeds, duly registered & proved in Bank books. Note the title deeds. In case of negotiable securities mortgages are likely to be deposited and their numbers

yes

(d) Note proper liens the cases if first-class real, & the amount of property insured

No in cases since last inspection.

None to insure

(e) Note the cases of undue preference

No in cases

15 if any with explanation.

(d) Whether sufficient, regular records were obtained in the case of the 2nd & 3rd class towns. — No instances since last inspection

(e) Whether in the case of simple debts paid, documents discharged, receipts obtained have been preserved. In case of notable exceptions when they are enforced to be produced. — Yes

(f) Note particularly in the approved form of town's quarterly account number and date of respective execution of requirements — Statement appended

14(cc) Progress generally. Completion of orders made in the judgment of cases by members, note whether the needful regularity is observed in maintaining and repairing in all practicable cases, or whether there is any unnecessary tendency to break it — Yes

(b) How many are defaulters (1) and of office bearers (2) and other members.

(1) Nil
(2) Two.

(c) Amount of contributions, arrears remaining uncollected at date of inspection

Rupees 1418-

(d) Amount of 2d, 3d, and 4th classes, likewise arrears uncollected

2d class, Rupees 108-
3d do " -
4th do 33-8-

(e) Causes of untidy large arrears and large number of defaulters.

No instances.

(f) Whether prosecutions have been taken of defaulters and adequate action for recovery of arrear

Yes

(g) Whether records were produced before inspector and discrepancies

No discrepancies since last inspection.

(h) Whether Municipal and local Fund Cess has been duly received

17

whether the interest
due to government
and to other creditors
on such advances
ought to be capitalized
when entered to the
debit

15 (c) the legislature ought
to make what provision
it may think proper
concerning the interest
accruing during
the minority of the
creditors. How much
of this ought to be capitalized
when it becomes due, and
carried to the revenue
fund by the abolition of
the general assembly.
How the revenue fund
is invested, whether the
securities ought to be
disposed of or preserved
if the former, ought not
special attention to be
given to the purchasers,
if the latter, how they
ought to be managed, and
how much money ought to be

16 (a) the legislature to be assembled
triennially

no surplus.

(5 M) Note whether the rules governing loans, the conduct of business transacted the recording and registering of resolutions are maintained and duly given effect to. If not explain the cause to the office bearers and others present.

yes

(6) Note whether the meetings had been held regularly every half year

No. The last meeting was held after 9 months interval owing to plague in the meantime.

(7) Whether any actual member of the Committee has ceased to be a member since last inspection

None

(8) Whether notices had been duly given to members.

yes

(9) Whether members have generally taken interest in the Bank affairs or whether the work is mainly left to a few

yes.

(10) Whether special resolutions had

19 been duly confirmed and registered — Yes

(5) Whether any resolutions were inconsistent with the articles of association or the provisions of law — None forthcoming

17 (a) At regular hours of business, how often they meet in the transaction of business — They meet once in a month generally.

(b) Whether their resolutions are duly entered in a book. If they do not what method is adopted in the discharge of their functions and what record exists of their proceedings. — Y

(c) Whether any and which of them have been taking special interest in conducting work zealously for the purposes of the institution. — All of them seem to be working with equal zeal.

18 (a) As regards supervision whether any of the

arrangements
the General Assembly
had made for control
and audit. Are they
effective and satisfactory

20

Auditors have been
appointed by the
assembly

19 As regards Registers
and accounts - note
which of the Registers
are kept and how

A Cash is appointed

20 General Remarks
regarding the state
of the Branch.

The Branch affairs
are satisfactory

Chairman Local

Assts Com'r - Commissioner
Deputy Commissioner

T. T. 3

ಪಟ್ಟಿ ಮಾಡಿದ ಸಾಲಗಾರರಿಗೆ ಸಾಲವನ್ನು ಕೊಡಲು ಅಥವಾ ಸಾಲವನ್ನು ಹಿಂತಿರುಗಿಸಲು ಅಥವಾ

ಬಿಂಗಳೂರು ಡಿಸ್ಟ್ರಿಕ್ಟ್, ಕೂಲಂಗುರ್ಕಿ ತಾಲ್ಲೂಕು, ಕೂಲ್ಲಂಗುರ್ಕಿ ಗ್ರಾಮದಲ್ಲಿರುವ ಕೂಲ್ಲಂಗುರ್ಕಿ ವ್ಯವಸಾಯ ಬ್ಯಾಂಕಿನ ಆಫೀಸಿನಲ್ಲಿ ತಾರೀಖು 27.6-03 ರಂದು ನಡೆದಂಥ ಸಭೆಯಲ್ಲಿ ಪಾಸು ಮಾಡಿದ ತೀರ್ಮಾನ.

Koolkunte Agricultural Bank office.

ಖರ್ಚಿನ ಪದ್ದುಗಳು—

		R.	A.	P.
ಪಗಾರಗಳಿಗೆ ಮತ್ತು ಕಮಿಷನ್ ಕೊಟ್ಟಿದ್ದು	...	6,500		
ಬಿಡಿ ಖರ್ಚುಗಳಿಗೆ ಕೊಟ್ಟಿದ್ದು	....	13	4	
ಪ್ರಯಾಣ ಭತ್ಯೆ	... ...	8	8	0
ಸಂಬಳದ ಮೇಲೆ ತೆಗೆದ ಸೋರ್ಸ್	...	1,512	15	0
ಪಾಲಾದ ಲಾಭದಲ್ಲಿ ಕೊಟ್ಟಿದ್ದು	...	4,789	1	6
ಇತರ ಖರ್ಚುಗಳು	... ...	12	7	1
Total		12,835	15	11

ತಾರೀಖು 27/6/03 ರಲ್ಲಿ
ಸಹಿ— ಕಾರ್ಯದರ್ಶಿ

ಕಾರ್ಯದರ್ಶಿ
ನಿಜವಾದದ್ದು

ಜಮೆಯ ಪದ್ದುಗಳು—

		R.	A.	P.
ಹೆಚ್ಚಾಗಿ ಕೊಟ್ಟಿರುವ ಪಗಾರಗಳಿಗೆ	...	4	4	0
ಪೋಸ್ಟಾಫೀಸಿನಲ್ಲಿ ಇರುವ ಹಣಕ್ಕೆ	....	1400	0	0
ಬಿಡಿ ಖರ್ಚುಗಳಿಗೆ ಕೊಟ್ಟಿದ್ದು	...	0	0	0
ಬಿಂಗಳೂರಿನಲ್ಲಿ ಕೊಟ್ಟಿದ್ದು	...	9,856	8	0
ಪ್ರಯಾಣಕ್ಕೆ ಕೊಟ್ಟಿದ್ದು	...	1,097	13	9
ಬಡ್ಡಿ ಬರಬೇಕಾಗಿ ಕೊಟ್ಟಿದ್ದು	...	0	0	0
ಇತರ ಜಮೆಗಳು	... ...	29	2	0
ಲಾಭದ ಮೊತ್ತ	... ...	331	11	0
ಶೇರ್ ಹೋಲ್ಡರ್	... ...	439	8	
ಇತರ ಜಮೆಗಳು	... ...	232	6	
Total.		12,781	14	11

1.	ನ	1. ಲೆ ಸಂಖ್ಯಾ ಪುಸ್ತಕ.
1.	ಆ	2 ಲೆ. ದಿನ ಪುಸ್ತಕ.
1.	ಆ	3 ಲೆ ಕಾವಲು ಪುಸ್ತಕ.
1.	ಆ	4 ಲೆ ಲಿಪಿ ಪುಸ್ತಕ.
1.	ಆ	5 ಲೆ. ಖಾತೆ ಪುಸ್ತಕ.
1.	ಆ	6 ಲೆ. ಪುಸ್ತಕ ಬೆಲೆ.
1.	ಆ	7 ಲೆ. ಪೈಪು ಪುಸ್ತಕ.
1.	ಆ	8 ಲೆ ಪುಸ್ತಕ.
1.	ಆ	9 ಲೆ ಪುಸ್ತಕ.
4.	ಆ	10 ಲೆ ಪುಸ್ತಕ ಬೆಲೆ ಸಂಖ್ಯಾ
1.	ಆ	11 ಲೆ ಶಂಖ ಲಿಪಿ ಪುಸ್ತಕ.
1.	ಆ	12 ಲೆ ಪುಸ್ತಕ ಬೆಲೆ.
3.	ಆ	13 ಲೆ ಪುಸ್ತಕ ಬೆಲೆ ಸಂಖ್ಯಾ
1.	ಆ	14 ಲೆ ಪುಸ್ತಕ ಪುಸ್ತಕ.
1.	ಆ	15 ಲೆ ಪುಸ್ತಕ ಲಿಪಿ.
1.	ಆ	16 ಲೆ ಖಾತೆ. 1897-98
1.	ಆ	17 ಲೆ ಸಂ. 1897-98
1.	ಆ	18 ಲೆ ಖಾತೆ 1898-99
1.	ಆ	19 ಲೆ ಸಂ. 1898-99
3.	ಆ	20 ಲೆ ಲೆಕ್ಕ ಪುಸ್ತಕ ಪುಸ್ತಕ.
2.	ಆ	21 ಲೆ ಪುಸ್ತಕ ಪುಸ್ತಕ.
1.	ಆ	22 ಲೆ. ಖಾತೆ ಪುಸ್ತಕ.
1.	ಆ	23 ಲೆ ಪುಸ್ತಕ ಪುಸ್ತಕ.
1.	ಆ	24 ಲೆ ಪುಸ್ತಕ ಪುಸ್ತಕ.
2.	ಆ	25 ಲೆ ಪುಸ್ತಕ ಪುಸ್ತಕ.
2	ಆ	26 ಲೆ ಪುಸ್ತಕ ಪುಸ್ತಕ.
1.	ಆ	27 ಲೆ ಪುಸ್ತಕ.
2	ಆ	28 ಲೆ ಪುಸ್ತಕ ಪುಸ್ತಕ.
1.	ಆ	29 ಲೆ ಪುಸ್ತಕ ಪುಸ್ತಕ.
3.	ಆ	30 ಲೆ ಪುಸ್ತಕ.
2.	ಆ	31 ಲೆ ಪುಸ್ತಕ.
1.	ಆ	32 ಲೆ ಪುಸ್ತಕ ಪುಸ್ತಕ.
1.	ಆ	33 ಲೆ ಪುಸ್ತಕ.
1.	ಆ	34 ಲೆ ಪುಸ್ತಕ ಪುಸ್ತಕ.
1.	ಆ	35 ಲೆ ಖಾತೆ 1899-00.
1.	ಆ	36 ಲೆ ಸಂ. 1899-00.
1.	ಆ	37 ಲೆ ಖಾತೆ 1900-01
1.	ಆ	38 ಲೆ ಸಂಖ್ಯಾ 1900-01.
1.	ಆ	39 ಲೆ ಖಾತೆ 1901-02
1.	ಆ	40 ಲೆ ಸಂ. 1901-02
1.	ಆ	41 ಲೆ ಪುಸ್ತಕ.

Mysore Govt., Gen. & Rev. Secretariat

Revenue Branch

File No. (if any) and its date—

Office Draft.

Progs. of the Govt. of H. H. the Maharaja of Mysore.

Serial No. 2

Read:

Letter No 569 15.7.03 from the Deputy Commissioner, Bangalore District, etc., the proposition inspection made by Mr. Thomas M.A. Assistant Commissioner of the Imperial Bank at Bangalore, etc.

Order: RK

Record the following proceedings—

The recommendation of the Inspector of Imperial Banks, that the overdraft of Rs 60000 might be allowed to be operated by the Imperial Mercantile Bank in connection with 1897-98 was accepted by the Deputy Commissioner (Vide his letter No 636 9.12.01) and approved by Government in their Order No R2067-76 RF 38-00 9 10.11.02. Accordingly, the bank had to pay Rs the end of June 1903, Rs 2400 accordingly

Rd Here
Pl. see
7/8

D

No. R537

9/20/8/03

25

1. The demand has been satisfied to the extent of Rs 900/- on ~~but it has paid only Rs 700 and~~ the balance of Rs 1500/- should ~~The sums fixed have not, therefore,~~ be recovered at an ~~been duly acted upon by the defendants~~ early date. In the ~~in connection to be quoted to~~ ~~recover the amount of overdue~~ ~~last accounts of 1500 and an early~~ ~~late and to keep the matter to~~ ~~themselves.~~ ~~typewritten.~~ instances shewn to be signed by the bank to maintain all the prescribed registers & accounts.

2. There are ~~certain~~ irregularities in the ~~defaulters~~ accounts which should be corrected early.

3. It is satisfactory to note that the affairs of the bank are satisfactory

4. The ~~following~~ registers and accounts to ~~be~~ that are reported to have not been maintained should be kept.

~~Yours~~ 8.18.1/1.

M
13/8/03
Secretary
11/8/03

To
The Dy Commissioner
Bangalore District